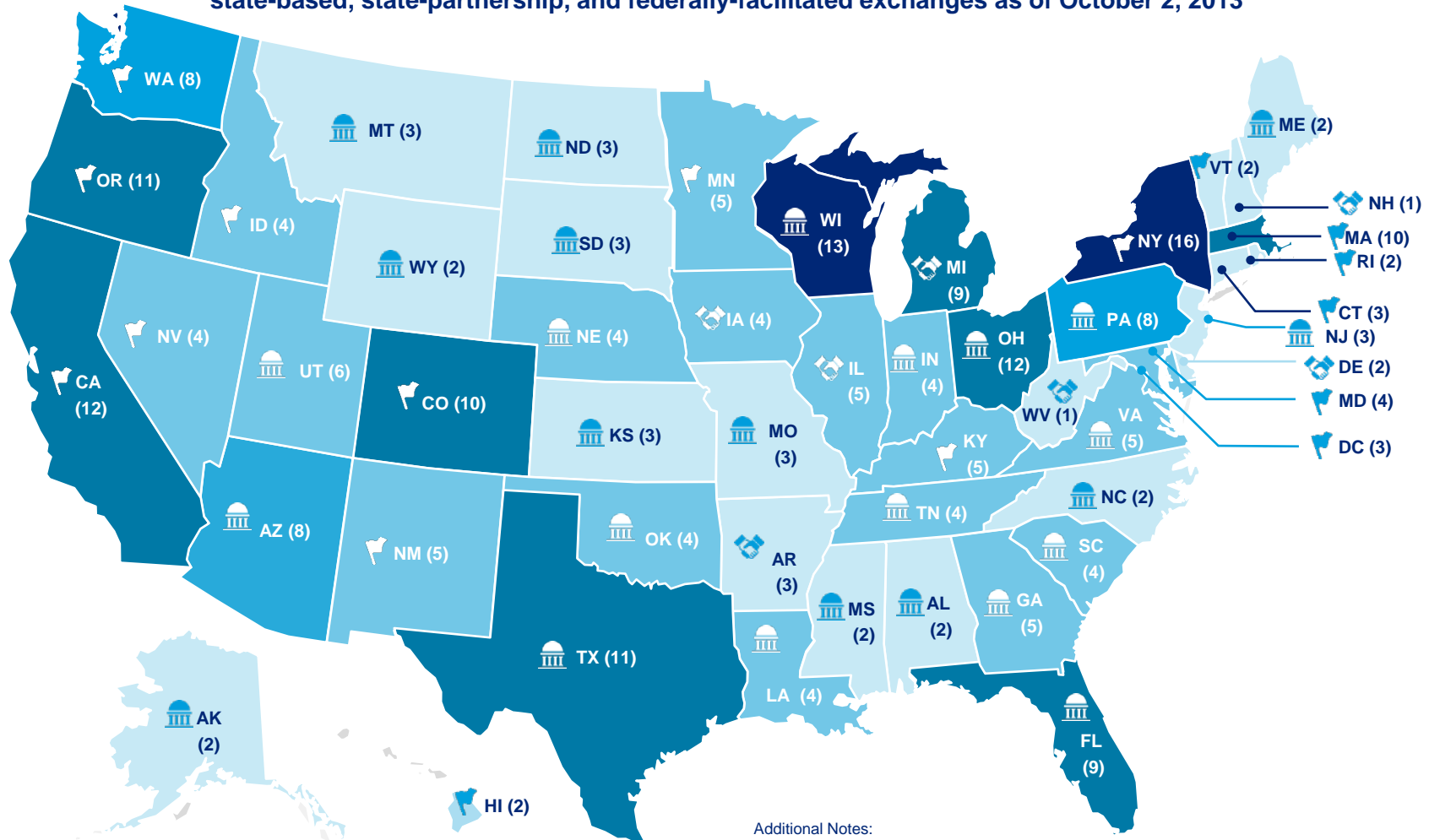


Health Insurance Exchanges: Individual market competition

Now that open enrollment has begun and Qualified Health Plans (QHP) application and rate filing deadlines have passed, details surrounding the competitive landscape of each state's health insurance exchange (HIX) have emerged. Here's an analysis on the number of medical carriers competing in states' individual HIX markets in 2014.

Projected number of medical carriers in the individual market per state and breakdown of state-based, state-partnership, and federally-facilitated exchanges as of October 2, 2013



Legend:

Additional Notes:

- Unless otherwise noted, data represents number of applicants based on QHP or rate filing submissions that are publicly available. These are subject to changes and approval by federal and/or state regulators.
- Products offered under subsidiaries of the same company are counted as one carrier
- National multi-state plans (MSP) BCBS products and state BCBS products are counted as separate carriers (including in NM, MI, KS, and AK. 31 states are expected to have MSP plans but has not released the list.
- UT: individual exchange will be facilitated by the federal government; SHOP will be state-based
- NM and ID: federal government will help run individual markets in 2014. States will continue to maintain plan management and consumer assistance functions; HHS will operate the IT systems. SHOP will be state-based

Projected competition in federally-facilitated exchanges



1 in 4 insurance company applicants are new to the individual market



2 out of 3 new entrants are looking at states currently dominated by 1 insurer



3 out of 4 states with FFEs will see at least one new insurer



15 plans per carrier on average

Contacts:

Paul Lambdin
Director
Health Plans HIX Leader
Deloitte Consulting LLP
+1 203 708 4383
plambdin@deloitte.com

Gloria Tzou
DC Senior Consultant
Deloitte Consulting LLP
+1 415 783-4795
gtzou@deloitte.com

Ama Ocran
Health Policy Specialist
Deloitte Center for Health Solutions
Deloitte LLP
+1 202 220 2147
aocran@deloitte.com



Follow @DeloitteHealth
#HIXmarkets

www.deloitte.com/us/hixmarkets

Deloitte Center
for Health Solutions

The Deloitte Center for Health Solutions works each year to identify global, national, and local trends. We survey consumers, physicians, and employers to examine market responses and develop insights that help companies understand what's happening – what will happen next – and what to do about it.

Learn more at www.deloitte.com/centerforhealthsolutions.

This publication contains general information only and Deloitte is not, by means of this publication, rendering accounting, business, financial, investment, legal, tax, or other professional advice or services. This publication is not a substitute for such professional advice or services, nor should it be used as a basis for any decision or action that may affect your business. Before making any decision or taking any action that may affect your business, you should consult a qualified professional advisor.

Deloitte shall not be responsible for any loss sustained by any person who relies on this publication.

As used in this document, "Deloitte" means Deloitte LLP. Please see www.deloitte.com/us/about for a detailed description of the legal structure of Deloitte LLP and its subsidiaries.